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Merenheimo, Petra Kristiina

*Published in:*

International Journal of Innovation and Regional Development

Published: 01.01.2016

*Document Version*

Peer reviewed version

*Citation for pulished version (APA):*

Merenheimo, P. K. (2016). The good, the bad and the ugly: societal understandings framing opportunities for female entrepreneurship in care. *International Journal of Innovation and Regional Development*, 7(2), 77-96.

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## **‘The good, the bad and the ugly’: societal understandings framing opportunities for female entrepreneurship in care**

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Petra Merenheimo

University of Lapland,  
Rovaniemi, Finland  
Email: petra.merenheimo@ulapland.fi

**Abstract:** This article explores how societal understandings frame care sector entrepreneurship in Finland. Two reforms in the care market are analysed through Bourdieu’s concepts of cultural and symbolic capital. The reforms emphasise the relevance of technology and tangible assets to regional economic growth and the financial survival of the public sector. In contrast, the benefits of non-technological types of assets are marginalised. Marginal opportunities are based on caring skills, whereas economically relevant opportunities are based on technology. Due to the horizontal segregation, women’s opportunities are marginalised. This emancipating article highlights how self-evident societal understandings make investments in non-technological innovations look inferior to technological ones. The analysis is limited to the Finnish care service sector and its two care market reforms.

**Keywords:** female entrepreneurship; care marketisation; opportunities; Bourdieu; Finland.

**Reference** to this paper should be made as follows: Merenheimo, P. (xxxx) ‘The good, the bad and the ugly’: societal understandings framing opportunities for female entrepreneurship in care’, *Int. J. Innovation and Regional Development*, Vol. X, No. Y, pp.xxx–xxx.

**Biographical notes:** Petra Merenheimo is a doctoral candidate at University of Lapland, Rovaniemi, Finland. Her doctoral thesis deals with institutional entrepreneurship and opportunities. Her research interests also include regional development, smart specialisation and gender.

This paper is a revised and expanded version of a paper entitled ‘Entrepreneurs’ access to public finance as a gendered structure – case Finland’ presented at the ECIE 8th European Conference on Innovation and Entrepreneurship, Brussels, 19–20 September 2013.

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### **1 Introduction**

Both academics and policy developers acknowledge that entrepreneurship is not equally possible for all but related to the resources possessed, which means that those with a high amount of certain resources are simply better off (e.g., Battilana, 2006; de Clercq and Voronov, 2009a, European Commission, 2008, 2015). The most visible form of resources are financial resources, as they directly enable investments. Investments, in turn, enable

one to start a business, achieve economic growth and develop innovations (Gordon et al., 2009). In the European Union (EU), women entrepreneurs have been acknowledged to have a financial gap. Women experience difficulties with banks (European Commission, 2008) and thus have less economic resources than men (Forson, 2006; Marlow and Patton, 2005; Young, 2010). Because of the resulting low growth, they often get stereotyped as inferior to men (Marlow and McAdam, 2013). But scholars also point to cultural and symbolic forms of resources which frame entrepreneurship. Unlike financial resources, these are often specific to the sector in question, such as occupational knowledge and experience. They impact entrepreneurship, because gaining acceptance for a challenging action is possible with context specific knowledge that informs which norms can be challenged, in the first place (Chiasson and Saunders, 2005; de Clercq and Voronov, 2009a, 2009b, 2009c). Myths around successful entrepreneurs, such as whiteness (Ogbor, 2000) or masculine superiority, (Ahl and Marlow, 2012) indicate the existence of contextual resources in symbolic form. The social context of entrepreneurship is, hence, clearly gaining increasing attention but often the financial, cultural and symbolic resources are dealt with separately of each other. Female entrepreneurship is targeted with improved access to finance or with improved competencies of women (Ahl and Marlow, 2012). Scholars argue, however, that resources are not independent from the larger frames of the society (Brush et al., 2009; Welter, 2011). They point out that macro-level factors, such as occupational segregation and gender roles, can influence women's resources, which then also influences the way certain sectors are labelled.

Recently, Finland has taken an interesting step in improving women entrepreneurs' access to finance. In Finland, occupational segregation is one of the highest in Europe [Bettio and Verashchagina, (2009), p.33], and consequently, women start their businesses in service sectors with marginal perspectives for investment grants. The care sector is one of them. Rather recently, Finnish public investment grants have been opened up to 'non-technological investments such as innovative services sectors' (European Commission, 2008). The reform was not carried through primarily to improve women's business opportunities but as a reaction to the demographic forecast that predicts a growing proportion of the elderly in the future. Additionally, through the introduction of so-called service vouchers, the government also aims to diversify the supply of care services. The vouchers are expected to increase customer choice in the sector now strongly regulated by the public sector, and thus contribute to service diversification (STM, 2008). The care sector as a whole, is so gaining increasing economic relevance and since it is highly dominated by women, the reforms are seen as offering business opportunities for women, in particular (KTM, 2005; STM, 2008). Now, the demand for more diversified care services and an open and equal access to the additional financial resources needed to develop them would suggest that women care professionals should be in a good position to pursue the new opportunities based on their care related knowledge and experience. However, only few women-led enterprises apply for funds and grow (TEM, 2012).

This article studies women's entrepreneurial opportunities in care as interwoven within societal understandings. Within the Finnish context, the article studies how financial resources are connected with cultural and symbolic resources through societal understandings, and how this affects women's entrepreneurial opportunities. The article applies an emancipating perspective on women entrepreneurs in order to combat the myth of their inferiority, when compared to men. Surprisingly or not, the empirical results

discussed in this article suggest that the new *good* opportunities in care are assigned to typical men-dominated areas: technological innovations and innovations contributing to cost effectiveness. The article argues that exploiting these 'good' opportunities enforces the myth of women entrepreneurs' inferiority.

The article is structured as follows: it starts by introducing research on the socially constructed frames on entrepreneurship and then describes the methodology and data used in this article. The following chapter introduces the Finnish case with an analysis of government investment grants for small and medium-sized enterprises (SMEs) and the voucher reform, followed by an explanation of how entrepreneurial opportunities are framed by societal understandings of investment, economic growth, and cost savings. Finally, segregation statistics are used in a discussion of the negative effects on women. The article concludes with the notion that the inferiority of women is based on hidden societal roles and that entrepreneurship research should make an effort to expose them.

### *1.1 Socially constructed frames on entrepreneurship*

Government funding schemes are based on the idea that every individual can become an entrepreneur if only given proper resources, such as equal access to investment opportunities. Similarly, the principle of customer choice rests on the liberal idea that customers demand a broader spectrum of innovations than the public sector offers. Especially in the EU countries where equality of women and men is explicitly outspoken, equal opportunities are seen crucial for entrepreneurship and removing all obstacles that hinder women's access to opportunities as the proper way to enhance female business growth. Simply speaking, investment opportunities are developed by government reforms and exploited by entrepreneurs. Several researchers reject this conception, however, and argue that entrepreneurship is not in the hands of individual entrepreneurs, nor are the opportunities created by an external agent such as the government. Garud et al. (2014), for example, suggest that opportunities are *constituted* in an interplay between the entrepreneur and other stakeholders; a process which is not value-free, as all stakeholders give opportunities a meaning from their own perspectives and based on their own past. The value of an opportunity is, then, not the same for all. de Clercq and Voronov (2009a) argue that the value of resources that enable exploiting an opportunity depends on their acceptance and accreditation by *other* field actors. To successfully exploit an opportunity is thus not an independent endeavour of an individual entrepreneur. Its recognition as such and its acceptance are expressed in a process where an endeavour is labelled as 'entrepreneurial' based on its novelty and deviations from existing practices, whereas 'novelty' is socially constructed (Lounsbury and Crumley, 2007).

Entrepreneurship is thus mostly perceived as introducing something new, doing something differently. It can be a discovery and exploitation of new opportunities (Shane and Venkataraman, 2000), introducing new products and services (Companys and McMullen, 2007), new organisations (Gartner et al., 1992), or changing old practices (Nicholson and Anderson, 2005; Seo and Creed, 2002). Such a conception of entrepreneurship has a positive connotation, as it is dominantly perceived as contributing to regional economic growth. It is often ignored that the positive outcomes mostly concern some groups, only, and that entrepreneurship can have negative, frightening, and oppressive outcomes for some other groups (Garud et al., 2007; Khan et al., 2007; Rehn and Taalas, 2004). Furthermore, a conception that emphasises novelty often downplays

the fact that new innovations, products or practices must be accepted in the field: that entrepreneurship introducing something new must also contain something acceptable and familiar to the stakeholders (e.g., Chiasson and Saunders, 2005; de Clercq and Voronov, 2009a, 2009b, 2009c; Roth et al., 2011). Entrepreneurship can, hence, be understood here as the *successful* introduction of innovations, as a concept according to which ‘newness’ is made understandable in ‘old’ terms (compare Roth et al., 2011).

Scholars point that those with a high amount of resources have more opportunities to exploit (e.g., Battilana, 2006; de Clercq and Voronov, 2009a; EU Commission, 2008, 2015). de Clercq and Voronov (2009a) point out that resources that are *recognised* and *valued most* among the stakeholders influence which action is labelled as both exceptional and accepted and, hence, ‘entrepreneurial’. This means that the hierarchy of the resources is negotiated among the stakeholders. de Clercq and Voronov (2009a) draw from Bourdieu (1972, 1990) and refer not only to financial assets and cultural knowledge, but also to symbolic forms, such as good will, manners or reputation, which are, in fact, not even considered as such, but rather as characteristics of a person. This suggests that pursuing *any* kind of an opportunity is not enough for being labelled as entrepreneurial. One must pursue the *right* opportunity which requires specific resources. It is an approach which is a combination of old and new, fitting in to some contextual understandings and challenging others (e.g., Chiasson and Saunders, 2005; de Clercq and Voronov, 2009a, 2009b). From this perspective, entrepreneurial spaces are political spaces, as noted by Steyaert and Katz (2004, p.180). But this presented social constructive perspective mostly focuses on field-internal dynamics and neglects macro-level frames. However, cultural and symbolic resources applicable in a sector are not determined or negotiated in a field-internal vacuum, simply because stakeholders are members in a number of different fields. They apply and import practices between the fields (e.g., Bruni et al., 2004). And even though each sector has its own norms it, nevertheless, is related to a larger societal system. It can even be a subsystem of other fields, such as entrepreneurship often is to the economic field (e.g., Perren and Jennings, 2005). Brush et al. (2009), for example, point to occupational segregation, which may prevent especially women from successful opportunity exploitation. Since segregation refers to the division of sectors into either women or men dominated ones, it obviously means that people cannot easily move between these fields and thus cannot become entrepreneurs in a culturally foreign field. Furthermore, Welter (2011) points out that macro-level understandings, such as societal gender roles, can assign certain opportunities to women and others to men even within one and the same sector. One example of such organising according to gender roles is home-based business for women and business operated outside the home for men. Similarly to gender roles, segregation is a macro-level phenomenon. It is not limited to barriers between the sectors only, but can have an influence on field-internal opportunities and resources as well. So can policies that are conceived to enhance business opportunities in general such as the innovation policies in the Nordic countries, nevertheless be conditioned and regard women in ‘lacking’ either proper knowledge and education (Pettersson, 2007).

Macro-level hegemonic understandings may even result in negative outcomes even for those participants that the reforms aim to help. Khan et al. (2007) demonstrate an example of an institutional entrepreneurship project, a reform initiated by several industrial western countries and companies against the use of child labour in Pakistan, which, in fact, draws from colonialism, declines opportunities, and causes poverty for the working children and their families, the target group whose situation it was supposed to

improve. Similarly to this approach of Khan et al. (2007) which does not seek the problem in the working children, we do not have to seek the problem in segregation and in women who want to start their business in their privileged sectors. Instead, those societal understandings that do not seem to be related to gender, at all, deserve a closer look in entrepreneurship research; how they can restrict women's opportunities even through reforms that are told to promote *equal* opportunities for all, or even to improve women's opportunities in their very own domain: care.

## 2 Data and methodology

The marketisation of care is a changing process where economic principles within care production are strengthened (Anttonen and Häikiö, 2011). In this article, 'care marketisation' is scrutinised with the help of two reforms: the opening up of public SME investment grants to the care field and the introduction of customer choice through service vouchers, the so called 'second wave marketisation' (Erlandsson et al., 2013). The aim is not to describe the care field in full detail, or to identify its participants. The emphasis is on studying the emergence of entrepreneurial opportunities in the care sector and their contextual groundings, and identifying possible negative outcomes for women.

This study applies Bourdieu's (1972) concepts of symbolic and cultural capital. Bourdieu's concepts are tools that enable identifying societal understandings related to entrepreneurship, and they sensitise the reader to such 'facts' that seem self-evident. The concept of socially constructed (or constituted, as Garud et al., 2007, call it) opportunities is a rather vague construction, as they cannot be directly pointed at. Concrete theoretical concepts, like symbolic and cultural capital, are also useful when approaching opportunities. Symbolic capital "implies the effects of any form of capital, which are not perceived as such" [Wacquant, (2006), p.7]. It is 'a credit, a kind of advance' that only the stakeholders' belief can grant [Bourdieu, (1972), p.120]. Therefore, the economic and social conditions of symbolic capital are misrecognised (Bourdieu, 1997) and an honour or respect ('entrepreneurial') is conceived to result from something that an agent does. The study also applies another concept of Bourdieu: cultural capital, which means those skills that are valued in the field. Cultural capital can be identified in embodied, objectified, and institutionalised forms (Bourdieu, 1986). In its embodied form, it points to the long-lasting dispositions in the mind and body of an individual. The objectified state means cultural goods as material objects, and the institutionalised state refers to educational diplomas and certificates.

The analysis starts by studying government investment grants for SMEs, which rather recently got opened up for the care sector. As data, the article uses the Finnish legislation on Development Aid for Small and Medium Sized Companies (1336/2006) and the grant application form<sup>1</sup>. For clarity, this article uses the term 'entrepreneurial opportunities' whenever talking about investment, innovation or business opportunities. This choice follows the idea that investment opportunities define what kind of innovations entrepreneurs can accomplish and what kind of business opportunities they can hence exploit. Using text analysis and the Bourdieusian concepts of field and capital, the Finnish governmental grants for SMEs is explored. The text analysis explores different categories of 'investment', and the hierarchy between them. It then scrutinises what kind of societal contributions this hierarchy is based on, and how these contributions are

explained. Found explanations without alternatives or clear justifications are then interpreted as forms of symbolic capital: they are not objective facts but choices and promises without guarantee.

SME grants are part of the national subsidy system for “enhancing the functioning of the market, the growth of companies and, in the end, the well-being of the society and its citizens” [Koski and Ylä-Anttila, (2011), p.3]. The implemented law can be regarded to reflect the societal conceptions of entrepreneurship that are discussed and approved by the parliament. The law, therefore, reflects societal understandings in Finland and their ‘collective historical development’ [see Lenoir (2006, p.15) on the role of law in society]. The law was amended in 2001; sector-specific restrictions were abolished and access was granted for the care sector. It can be regarded as a universal right which all SMEs can apply for under certain conditions.

The second part of the analysis leans on an earlier discourse analysis of the Memorandum of the Finnish Ministry of Social Affairs and Health (Merenheimo, 2010). The Memorandum introduces a service voucher system in social and health care (STM, 2008). It suggests a reorganisation of care delivery for greater marketisation and new entrepreneurial opportunities to emerge. The Memorandum is the basis for legislative amendments that enhance the right but not the obligation to use vouchers in care. It was written by a working group consisting of several organisations – ministries, local authorities, social and health care employer associations, and entrepreneur associations – and offers a topical window to societal understandings concerning care entrepreneurship. This article demonstrates how discursive practices create a form of symbolic capital in the care field, and how this organises entrepreneurial opportunities. From the investment reform and the voucher reform, the identified capital forms are then gathered, and the field of entrepreneurial opportunities in care are construed. As the last step, the opportunity structure and the capital-related conditions are compared with gender-based occupational segregation, and the impact on entrepreneurship is discussed.

This method has its limitations, of course, as it concentrates on one government funding scheme, the voucher, and occupational segregation, only. Many scholars would point to the need to differentiate between various care services or emphasise the role of the family. Obviously, such perspectives would expose other forms of cultural and symbolic capital than those dealt with in this article. The use of Bourdieusian concepts can also be criticised for their long-lasting and, hence, rather ‘pessimistic’ message, which, at first, seems incompatible with entrepreneurship research that mainly emphasises novelty and change. Bourdieusian concepts are mainly perceived as contributing to social reproduction of injustice (e.g., Goldthorpe, 2007). The purpose of this article is, however, to point to the hidden reproductive characteristics within entrepreneurship, which often remain ignored.

### **3 The Finnish case**

#### *3.1 SME government scheme*

Finnish Government investment grants for SMEs are meant for SMEs in all industries under certain conditions. The purpose and the conditions are expressed in the legislation on investment aid to SMEs (1336/2006) with a reference to the legislation on financing SMEs (1200/2000). The application form puts the understandings in practice. The

requirements for getting aid are the same for all. Investment aid can be granted for approaches to enhance a company's competitiveness, improve the technological level of products and services, increase productivity, further internationalisation (i.e., exports), and diversify and strengthen the structure of production in problematic regions (1200/2000, §7).

Legislation 1336/2006 divides investments into tangible and intangible ones. Tangible assets are real estate, buildings, machines and fixtures, and machinery and equipment on long-term lease. The application form specifies the investments further by listing 'buildings and land' that are to be acquired, and (acquired or leased) 'machinery and equipment' that must contribute to the development of new products or producing methods. This gives tangible asset investments a manufacturing character. Doing business in rented buildings with service-related equipment seems not to be an alternative.

Companies also have intangible investment needs. Intangible assets are defined in legislation as patent rights, licences, know-how and non-patented technical knowledge (1336/2006, §4.). The application form does not further specify these technological assets. Non-technological intangible assets are excluded from this category. Indeed, Pettersson (2007, p.34) notes that the Finnish public innovation policy is based solely on technological innovations.

Non-technological assets can also be funded, however. Grants for 'other development measures' can be applied for separately from 'investments'. These are specified as 'salaries, travel, raw materials, semi-manufactured products and machinery'. The division of investments into tangible and intangible ones is one of the fundamentals of the granting system. It shapes investment into physical or technological constructs and leaves other forms either unclear or relegates them literally to 'other' categories.

This division presents a fundamental societal understanding in Finland: enhancing economic growth and the welfare of the nation through physical investment and technology. Tangible and technological investment opportunities become visible through explicit naming, whereas non-technological investment opportunities are in the margin and limited to the development of business skills. Investing in tangible or technological orientations involves a high level of economic relevance, which is why the privileged *cultural* capital forms must be related to them. The relation between investment and economic relevance is described in Section 19.2 of the application form, where the effects of investment are explained:

Please estimate the following company-level effects 2 years after completion of the project that would be funded with the grant:

- 2.1 It is estimated that the project will enhance the company's turnover from the current figure by XX €by XX %.
- 2.2 It is estimated that the project will enhance exports (note that exports here means direct exporting by the company) by XX €by XX %.
- 2.3 It is estimated that the project will enhance employment in the company by XX new permanent full-time jobs XX jobs for women.

The estimation requires calculation of the quantitative effects. Although they refer to verification of economic relevance, the indicators are company-level figures. They do not explain why these benefits should only be achieved with tangible and technological investments and not, for example, with intangible non-technological ones. This suggests ignorance of alternative investment opportunities and the *symbolic* character of the



relationship between economic relevance and privileged types of investment.

### 3.2 *The service voucher reform*

The concept of caring labour has been introduced to describe care work and how it differs from other types of work. Caring labour requires personal attention, face-to-face services often provided for people who cannot express their own needs (Lee Badgett and Folbre, 1999). Investment in such intangible, non-technological types of assets is not acknowledged or funded within the government scheme, as demonstrated above. This indicates marginalised opportunities for investment in care. However, the care sector is, at present, undergoing several reforms, one of which will be explored next: the service voucher. The service voucher is regarded as very promising for female care entrepreneurs. In 2009, Finnish legislation was amended to enhance voucher use in the production and purchase of social and health care services. The changes were based on the memorandum of the voucher working group (STM, 2008), which recommends the introduction of vouchers in all kinds of care services. This was a significant change in Finland, where until then local authorities had managed the entire care allocation. The Memorandum contains a multifaceted discourse mix, the identification of which clarifies the social understandings that frame care entrepreneurship and its investment opportunities.

The memorandum presents demographic changes as the reason for restructuring the care sector.

The growing demand for services and the rising need for workforce in the care sector threaten to disrupt the financial equilibrium of the public sector. [STM, (2008), p.15]

The change in the dependency ratio will be significant, and has to be reckoned with. [STM, (2008), p.13].

Change in population structure; the decreasing number of children and working population and the increasing number of old people means that the service structure has to be reformed and present practices have to be reassessed. [STM, (2008), p.13].

Merenheimo (2010) calls this the ‘threat of ageing discourse’. Here demographic change threatens public finances. Terminology such as dependency ratio (*huoltosuhde*), composition of the population (*rakenne*) and reduction (*poistuma*) of the working population treats the elderly as a “physical mass, the risk of which can be quantitatively calculated and estimated” [Merenheimo, (2010), p.257]. It makes a distinction between those who have to be taken care of and those who have to pay for the care, the working population and children. Interestingly, the discourse puts the *latter* group in the position at risk instead of focusing on the risks faced by the *ageing individual or population*. The financial survival of the working population is in danger.

It is not the purpose of the law to increase production supply and demand. [STM, (2008), p.31]

Competition increases productivity and restrains costs. In small localities functioning markets do not exist, and thus no true opportunity to make full use of this benefit is available. [STM, (2008), p.16]

Freedom of choice increases competition among producers and offers an incentive to create new innovations. [STM, (2008), p.16]

Merenheimo (2010) calls this the 'regulated markets discourse'. It describes growing demand as a negative phenomenon and offers a specific business mode for entrepreneurship: instead of pursuing growth of the sector as a whole, companies grow solely by competing against other producers and their market share. Marketisation is said to provide customers with freedom of choice (see Brennan et al., 2012). The voucher system allows customers to choose their service provider and enables competition. However, the markets are not free. They are strictly regulated by a ban on raising prices, demand or supply. Through their efforts against rising costs, entrepreneurs can gain recognition for their contribution to national financial survival.

There are significant cost differences between local authorities, indicating differences in productivity. Social and health care costs in Finland are comparable to those in other countries. One must note, however, that the productivity of social and health care has been negative throughout the 2000s. [STM, (2008), p.16]

Implementation of an effective voucher system requires that both local authorities and producers have a realistic view of the costs of producing the services. Local authorities have to monitor the price level and enhance their own cost awareness. [STM, (2008), p.30]

In the 'efficiency discourse', opportunities are created around a cost efficiency perspective and the task of the private sector is to combat rising public costs (Merenheimo, 2010). Care delivery is considered from the perspective of local authorities rather than entrepreneurs, and company profitability or differences in care quality are not taken into account. Local authorities seek to be aware of costs and reduce them; the voucher system is offered as a means for achieving this goal. Entrepreneurs are left with the role of adjusting to the demand made by local authorities for higher cost efficiency. "Although high costs are connected with the low productivity of the sector, the memorandum does not explain the term productivity or how it is calculated" [Merenheimo, (2010), p.260].

Productisation will grow in importance after the introduction of vouchers and more attention must be given to it. [STM, (2008), p.30]

Not all social services producers are required to register as private social services producers. Cleaning service producers may also be accepted as social service producers. [STM, (2008), p.30]

Private sector companies are allowed to provide services to customers in the public sector if they are registered providers. Productisation, naming, classifying, and packaging services make cost comparison possible, thereby facilitating decisions by local authorities regarding which services are provided by the public and/or the private sector. To make their services attractive and prove their contribution to cost savings, productisation skills will become more important for care providers. Care professionalism is not valued to the same extent as before, since it does not contribute to cost reduction. This indicates a low value of care related *cultural* capital. Besides, the last quotation exposes that cleaning skills are enough to replace certain care skills. Care-based solutions contributing to cost reductions are not considered. There is a clear division of labour and hierarchy between local authorities as regulators, controllers and buyers of services and entrepreneurs as complementary, flexible and cheap producers that support them in their tasks (see, e.g., Österberg-Högestedt, 2009).

In accordance with the goals of the government's programme, the equality of citizens shall be guaranteed by, e.g., raising the degree to which the service quality recommendations are binding. [STM, (2008), p.16]

The starting point was that the responsibility for organizing remains with the local authorities and that clients are able to obtain services at reasonable cost. [STM, (2008), p.9]

The 'social political discourse' determines how local authorities monitor the productisation process, and thus indirectly affects entrepreneurship by unifying the service quality standards. Requiring equality of citizens and strong validity of care standards at the same time at reasonable costs draws an optimising function familiar from manufacturing engineering where the outcome is predefined (Merenheimo, 2010). The legislator and local authorities set the quality standards and contents of care and the care giver and care entrepreneur merely follow these instructions and put them into effect in accordance with the training they have received. This means that care related *cultural* capital can be increasingly traded and replaced more easily.

The opinions of clients shall be taken into account when services are provided against vouchers. [STM, (2008), p.27]

Clients are always able to buy services beyond those covered by vouchers. [STM, (2008), p.27]

The 'client discourse' makes a distinction between services subsidised by the public sector and services paid for by customers themselves. It defines two markets: a voucher market and a supplementary service market.

The value of the voucher should be set at a level reasonable for the customer. [STM, (2008), p.31]

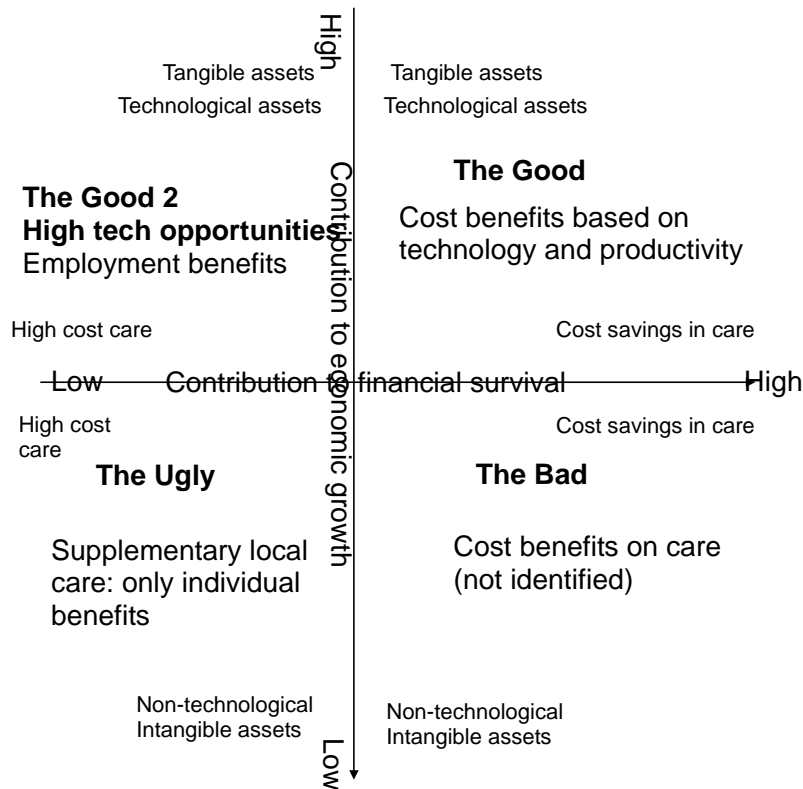
The voucher market is strictly regulated by local authorities and the value of the voucher is clearly limited. The market seems significant in size and shall be controlled by the authorities (Merenheimo, 2010). This indicates that customers can freely choose merely from basic care packages.

The 'other' market is formed by free and uncontrolled demand for supplementary services and financed by customers themselves. Since the authorities set no limits on the demand, it is formed freely by the personal preferences and financial situation of the customer. It offers more 'entrepreneurial' opportunities in that it allows all possible new combinations of new and individual care without limits. It is closer to the understanding of entrepreneurship as the "introduction of unknown ways of doing things in contrast to an optimisation of existing relationships" [Comanys and McMullen, (2007), p.303]. It is significant, however, that this market is secondary to the voucher market, since it consists of supplementary services to be acquired with the individual's own spare money.<sup>2</sup> Critical scholars point to the emergence of inequalities between customer groups due to the distinction between basic care and supplementary care (Julkunen, 2001; Koskiahio, 2008). This relates to the possibilities that, first, only some wealthy customer groups may buy supplementary care, and second, some less wealthy customer groups are forced to buy supplementary care if it is removed from the basic package. This indicates that the supplementary market is, indeed, not characterised with high demand, but can even be contested and opposed.

#### 4 Entrepreneurial opportunities in care

Two fundamental understandings constructing spaces for investment and innovations in care can now be identified: economic growth and the (financial) survival of the working population along demographic change. Symbolic capital marks the investments' *trusted* contribution to these. These understandings are clearly not field-internal but societal, macro-level conceptions. Figure 1 illustrates the structural spaces for investment: the axes represent the forms of symbolic capital. The listed assets are forms of cultural capital in each space.

**Figure 1** Entrepreneurial opportunities according to the reforms of public investment grants and service vouchers



Structural conditions limit the space for possible strategies (Bourdieu, 2005). It has been argued that the possession of cultural capital helps actors to fit in to the field and gain legitimacy as entrepreneurs, whereas symbolic capital enables entrepreneurs to stand out (de Clercq and Voronov, 2009a). Next, we can discuss the emerging structural spaces for entrepreneurial opportunities in care from the perspective of a potential care sector entrepreneur.

#### 4.1 *The good*

The upper right sector in the figure is determined by an acknowledged contribution to the financial survival of the population and by an acknowledged contribution to economic growth and welfare. In care, such investments include technology and/or tangible assets and target cost benefits and increased productivity. Alarm systems are one example. Although it would appear from the memorandum that estimates of the high financial risk resulting from ageing population have been calculated, it is not clear how they are made. Especially, the grounds for assuming that productivity will rise by reducing assets, such as the professionalism of care and enhancing its standardisation, remain unclear. The cost benefits of these investments are based on the hierarchy between standardisation and caring and hence contain symbolic value. Also, the economic growth effects achieved through technology and tangible assets have a symbolic character: funding policy does not explain why growth should rely explicitly on these assets and exclude care based on intangible assets. It seems, however, that these are the most unquestioned and privileged investment opportunities in Finland. They are explicitly mentioned in the Branch managers' report, which guides the awarding of investment grants. It states that "grants should be given, in particular, for information and security technology investments, which improve the low productivity of the sector" [TEM, (2012), pp.165–167].

Obviously, opportunities targeting cost savings relate to an understanding of care as a cost for society. According to Himmelweit and Perrons (2006, p.5), "the allocation of all expenditure on welfare, care, health and education to the current account reflects a tendency to see these as unproductive costs, which should implicitly be saved whenever possible, minimised in pursuit of an efficient, competitive economy". The identified cost-driven opportunities here are similar to the "cheap, standardized, pre-packaged units of supervision, instruction and therapy, which Benjamin Barber calls McWorld" [Lee Badgett and Folbre, (1999), p.318]. Entrepreneurs possessing cultural capital, such as technological or productivity calculation skills, are situated in this space. Following the argumentation of de Clercq and Voronov (2009a), they fit in both as investors and care deliverers (and developers) and are well positioned to gain symbolic capital and thus stand out either through growth or acknowledged cost savings in care.

#### 4.2 *The good 2*

The second space of good opportunities is the fourth sector on the upper left. It signifies a high contribution to economic growth but a low contribution to financial survival. Investments of this kind contribute to legitimate growth and employment effects achieved with legitimate investments: technological and tangible assets. They can mean high-cost technological care solutions: pet robots and other activators. Obviously, the employment effects are mainly in the technological sector. The opportunities in this space are good, even though they do not contribute to cost savings in care. This is because entrepreneurs can fit in here and gain symbolic capital by contributing to economic growth and welfare. They possess technological skills and may succeed in standing out by developing high-cost care with technology.

### 4.3 *The bad*

Another sector in Figure 1 is determined by a high contribution to financial survival and a low contribution to economic growth. Such opportunities would target cost savings through non-technological intangible assets, which could mean care-based solutions. However, such benefits do not seem to win recognition. On the contrary, the value of care professionalism in the voucher memorandum is further lowered by allowing it to be replaced with cleaning skills. This is understandable as long as the costs and productivity of care services are counted separately from those of other sectors. Care services are labour-intensive and not infinitely expandable (Perrons, 2002, 2010). Neither can the costs of care be lowered significantly nor its productivity raised. Himmelweit and Perrons (2006, p.18) have noted, however, that 'it is productivity gains elsewhere in the economy that cause the rising costs of care'. Using the example of childcare, they argue that rising wages in the economy increase the opportunity costs of staying home and doing care work, which consequently increases the costs of care. Care should therefore be seen as a societal-level investment that will increase human capital in the future. Costs should also be regarded at the societal level. There is no such investment perspective for eldercare, for example. Naisbitt et al. (1999) have referred to skills that are lost through advancing technologisation, such as the subtle perception of time. Similar considerations could expose the unrecognised benefits of intangible investments that lead to (societal) cost savings in care. Entrepreneurs in the second space do not fit in to the economic growth mode, as they do not make investments in a legitimate way. They can fit in as care developers, since this is based on acknowledged cultural capital. They are able to gain symbolic capital and stand out with an acknowledged contribution to cost savings.

### 4.4 *The ugly*

The lower left sector is determined by low contributions to both economic growth and financial survival. This sector accurately describes the supplementary care market. Opportunities are based on non-technological intangible (care-based) assets that are said to generate benefits mainly for the individual receiving the care. Such investment could be understood, for example, as 'high-touch' care, which refers to 'human emotions, family, smile of a child, friends, experiencing nature etc.' [Naisbitt et al., (1999), p.35] or extra services that 'top up the needs-assessed care services' [Szebehely (2011) as cited in Brennan et al. (2012, p.385)]. This kind of investment, however, lacks symbolic value and such opportunities are therefore positioned in the margin and rewarded only in markets with high-income customers who pay for the services or extra quality themselves. Approaches in this space do not help entrepreneurs to fit in either as investors or as care developers. Cultural capital, most likely care-related, is not as valued as technology, and in order to fit in and recognise opportunities, entrepreneurs would first have to invest in such cultural capital types of higher value. Following the reasoning of de Clercq and Voronov's (2009a), it is hardly possible to stand out with this type of investment, since the contribution to economic growth, welfare or financial survival is not recognised. To be recognised as legitimate, the cultural capital of entrepreneurs would first have to be re-valued. Only then would it be possible to pursue symbolic capital, recognition of contribution to growth and welfare, or even cost savings in care. Individual entrepreneurs, however, are unable to revalue their cultural capital.

According to Chiasson and Saunders (2005, p.763), an entrepreneur can choose a way of investing and developing from among common ways which are structurally supported. They can also choose from among uncommon ways that might be supported in the future; these are so-called ‘future bets’. However, this specific space shows how limited such choices can be. Entrepreneurs making investments inside this category would face far greater risks than those in the other categories, since this kind of investing and developing are uncommon scripts and thus ‘future bets’. The majority of the female-owned Finnish care businesses seem to be situated in this ‘ugly’ space because of their low growth and low productivity. The propensity to establish firms in poorly performing segments of the service sector that struggle to survive and/or grow reinforces the negative image of self-employed women (Carter et al., 1997).

Contributions to economic growth and financial survival can be identified as *symbolic* capital forms. The symbolic form becomes evident in the calculation practices of the investment grant application form where company-level effects, such as turnover and employment, are conceived as societal-level benefits that contribute to general economic growth and welfare. However, *care* company effects, such as employment or turnover growth, are societal *costs*, as discussed in the voucher memorandum, and do not seem to represent societal benefits but an obligation. The symbolic contribution of technology to cost effectiveness and economic growth becomes evident through the complete neglect of non-technological contributions to them. The branch manager report (TEM, 2012) then specifies both of these understandings in its recommendation: to fund information and security technology investments to combat the present low productivity (with present means of investment).

#### 4.5 Segregation

Care work is a highly segregated sector in Finland with women accounting for 88% of the workforce [Ailasmaa, (2013), p.1] and 84.5% of the entrepreneurs [TEM, (2010), p.60]. Most entrepreneurs have a non-higher education; notably one related to social and health care or other service [Österberg-Högstedt, (2009), p.32]. Care work also seems to remain segregated in future; more than 94% of the new students in non-higher level vocational care education were women in 2007 [Kuusi et al., (2009), p.51]. Care-related cultural capital can be labelled as feminine.

Table 1 shows that Finland is also a highly segregated country with respect to entrepreneurship. Entrepreneurship in tangible and technological industries in Finland is male-dominated. Women dominate only in the personal, health and social service sector. Comparison of the division between technological or tangible investments and intangible non-technological ones with the segregational division reveals the gendered character. It is striking that tangible or technological investment opportunities mainly fit into male-dominated industries, such as manufacturing or telecommunications. Ignored or marginalised intangible non-technological investment opportunities could be developed and utilised in female-dominated industries, such as care and personal services. This division between economically relevant and irrelevant industries reflects an unequal valuation principle that is based solely on the technological or tangible character of assets. It places tangible and technologically-related cultural capital into a more valued position than care-related capital even in the care sector itself, since it is the cost perspective in care delivery that forms the asymmetric relation between traditional contributions based on women’s skill and men’s skill. Female-dominated industries seem

not to offer any strategy to gain symbolic capital.

**Table 1** Entrepreneurs (private company owners) in Finland by industry and sex, year 2007

	Men %	Women %
Agriculture and forestry	68	32
Mining	89	11
Manufacturing industries	73	27
Electricity, gas and water	90	10
Construction	94	6
Wholesale and retail trade, accommodation and food services	63	37
Transportation and storage, telecommunications	89	11
Finance, insurance and other activities	64	36
Personal, health and social work activities	26	74

Note: The industrial classification of ‘personal, health and social work activities’ is reported as an own industrial category only in the industrial categorisation of ‘TOL 2002’, which is available in the database until 2007.

Source: Statistics Finland StatFin (<http://www.stat.fi/>)

## 5 Discussion

Scholars suggest that cultural capital enables conforming to present understandings and symbolic capital challenging them (e.g., De Clercq and Voronov, 2009a). The division is similar to that between common and uncommon scripts (Chiasson and Saunders, 2005). This is, of course, simplified and can be questioned; cultural capital can, indeed, enable socialisation to any skills including those of creativity and change (Wacquant, 2004), and symbolic capital can contribute to defending the favourable status quo (Battilana, 2006). Nevertheless, the division helps us make sense of the analysis of what can be challenged by whom.

**Table 2** Entrepreneurial challenging and conforming reflected by the reforms

Space of opportunities	Cultural capital (confirming with)	Symbolic capital (challenging with)
Good	Technology and tangible assets	Cost efficiency and economic growth
Bad	Care professionalism	Cost efficiency
Good 2	Technology and tangible assets	Economic growth
Ugly	Care professionalism	-

The table demonstrates that it is not difficult to forecast what kind of care sector entrepreneurship will increase in Finland in the future. Exploiting ‘good’ and ‘good 2’ and ‘bad’ opportunities would mean investing in and implementing such innovations that challenge the present conceptions of care that emphasise low growth and/or low cost efficiency. Such a standing out endeavour conforms to the understanding of ‘investment’ as technology (good and good 2), or as human resource centred care professionalism (bad). As the given names reflect, the spaces are not equally enabling but limited. It is



argued here that they imply the same principles that determine the economic relevance in general in the country, where care knowledge is not a (significant) part of investments, productivity or efficiency.

The superiority of technological over non-technological innovativeness is symbolic, however. As so often, the economic dimension of non-technological innovations is neglected altogether here (see also Aldea-Partanen, 2011; Himmelweit and Perrons, 2006), whereas the economic value of technological innovations remains merely symbolic. Care sector scholars emphasise that a static amount of human resources is necessary for physical care services, which cannot be replaced by technology, and that 'productivity' or 'cost efficiency' of care are very problematic to measure, in the first place (e.g., Hirvonen and Husso, 2012). Some care tasks simply cannot be done simultaneously, in a revised order, or faster. On the other hand, Himmelweit and Perrons (2006) point out that many costs in the care sector stem from other sectors. Against this background, it looks like if 'cost efficiency' can be improved with increased technology within the care sector, it has its roots in the manufacturing of physical goods and non-physical services. The cost reducing contribution of technology then applies to this limited calculation base.

Table 2 further exposes that, contrary to the other three spaces, 'ugly' opportunities seem to enable no challenging endeavours at all. This is because investments in high quality care professionalism are given only a marginal perspective to act against the low growth and low cost efficiency label of the sector. Obviously, many entrepreneurship scholars would reject such a limited view and remark that heroic entrepreneurs often act against all odds. But the entrepreneurial features of the four discussed endeavours are not theoretical constructs. Neither are they purely field internal conceptions of entrepreneurship. They are outcomes which reflect roles that society ascribes to care and technology. The new emerging opportunities in care are then only marginally available for care professionals who are mostly women. Such 'hidden' institutional constraints are often neglected in the entrepreneurship theory (Brush et al., 2009). The Finnish case demonstrates how they can impact entrepreneurship, and female entrepreneurship in particular, not only in countries with restricting gender norms (e.g., Tlaiss, 2014; Welter, 2011) but also in countries with a reputation of high gender equality.

## 6 Conclusions

Entrepreneurship is not equally possible for all. Government schemes are developed to increase entrepreneurial opportunities and improve entrepreneurs' equal access to finance. And when measured afterwards, they may show successful results. Then why is it that women entrepreneurs still are conceived as underperforming when compared with men? This article supports the research claiming that the public sector reforms do not have positive outcomes for all stakeholders, but that they can even be discriminating for some of them (Garud et al., 2007; Khan et al., 2007). But this discrimination is not a failure of individual groups who remain segregated in the 'wrong' segment, nor is it a failure of the government who prefers some groups and discriminates others. It is argued here, instead, that the reforms operate through the societal understandings and hierarchies of resources. These institutional constraints are hidden and often neglected in entrepreneurship theory (Brush et al., 2009). The reforms discussed in this article result in that the improved access to funding and increased demand for diversified care services

are positive and additive outcomes only for some groups. Opportunities for women care professionals get marginalised, although the reforms seem gender neutral. The reform outcomes reflect roles that society ascribes to care and technology. They emphasise care as a field-internal *cost*. These costs shall then be combated with grants for field-external methods, which is mainly technology. While such import of new methods, without doubt, can be classified as entrepreneurial (e.g., Bruni et al., 2004), it is based on the underlying societal conception of investment with a technological connotation that has a high contribution to economic growth *and* cost efficiency. The successful endeavours exploiting these opportunities are conceived as challenging and hence, entrepreneurial. Their success then reinforces the conception of investments in technological innovations as superior to non-technological ones even in the care business that is based on human touch. On the other hand, women care entrepreneurship that is not based on technology but care professionalism gets negatively labelled by the hierarchy between technology and non-technology, and by its conforming character. The biased economic and research focus on technology has been noticed internationally [special issue of *IJIRD* 2011 3(1)] as well as its negative impact on women in the Nordic countries (Pettersson, 2007). But different from formally restricting gender norms (e.g., Tlaiss, 2014; Welter, 2011) or horizontal segregation (Bettio and Verashchagina, 2009) which result in that women are not allowed the same choices as men are, it is not conceived as discrimination.

This article aimed to combat the myth of women entrepreneurs' inferiority compared to men and therefore highlights unintended discrimination that is based on societal understandings. This openly expressed agenda and the researcher's emancipatory mission can be seen as a limitation on the research results. The best opportunity for researchers to question the superiority of technological innovations in care, as well as the conclusions presented in this article, would be exposing how and based on what kind of calculations both non-technological and technological innovations in care contribute to economic growth and cost efficiency. "The value of existing business ideas in the Finnish care sector, both health and social, is still not recognised" [European Commission, (2015), p.39].

## Acknowledgements

The author is grateful for the three anonymous reviewers for their comments, as well as for the generosity of the Jenny and Antti Wihuri Foundation and the Finnish Cultural Foundation (Lapland regional fund).

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## Notes

- 1 <https://lomake.fi/b/ec/lfi-np/download?s=dfxRAzVuCyLZkPO&id=3862%2FBED43DDABFDE037576429A092201A93F&type=statics>.
- 2 The value of the vouchers is set at a certain amount by each local authority. If the value is low, it may not cover the total costs of services and the customer will have to pay the remainder.